

In re:
Cheryl M. George
Debtor

Case No. 13-12513-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 14

Date Rcvd: Apr 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2018.

db +Cheryl M. George, 508 Solly Ave., Philadelphia, PA 19111-1906
13850880 +Goshen Mortgage LLC, C/O Fay Servicing, LLC, 939 W North Ave, Ste. 680,
Chicago, IL 60642-1231
13130468 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 9741)
13014424 +PHILA GAS WORKS, 800 W MONTGOMERY AVE,3F, PHILADELPHIA, PA 19122-2898,
ATTN: BANKRUPTCY UNIT
13006154 +Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-2809
13101613 +U.S Bank National Association, as Trustee, success, ATTN: Bankruptcy Dept., MAC#D3347-014,
3476 Stateview Blvd., Fort Mill, SC 29715-7203
14036396 +U.S. Bank Trust National Association, as Trustee, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
13157794 US Bank, NA as Legal Title Trustee for, Truman 2012 SC2 Title Trust,
c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Apr 21 2018 02:01:33 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 21 2018 02:01:30 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13002286 EDI: IRS.COM Apr 21 2018 05:53:00 Internal Revenue Service, P.O. BOX 7346,
Attn: Bankruptcy Dept., Philadelphia, PA 19101-7346
13757100 EDI: Q3G.COM Apr 21 2018 05:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13002295 +EDI: WFFC.COM Apr 21 2018 05:53:00 Wells Fargo Bank, 3476 Stateview Blvd.,
Attn: Bankruptcy Dept., Fort Mill, SC 29715-7200
13085344 +EDI: WFFC.COM Apr 21 2018 05:53:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
MAC#D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2018 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Nationstar Mortgage LLC ecfmail@mwc-law.com,
ecfmail@mwc-law.com
EMMANUEL J. ARGENTIERI on behalf of Creditor US Bank, NA as Legal Title Trustee for Truman
2012 SC2 Title Trust bk@rgalegal.com
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frp@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frp@trustee13.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
KARINA VELTER on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

KEVIN M. BUTTERY on behalf of Creditor Goshen Mortgage LLC bkyefile@rasflaw.com
KEVIN T MCQUAIL on behalf of Creditor Nationstar Mortgage LLC ecfmail@mwc-law.com
KIMBERLY A. BONNER on behalf of Creditor U.S. Bank National Association, not in its individual capacity, but solely as Legal Title Trustee for LVS Title Trust I amps@manleydeas.com
KIMBERLY A. BONNER on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
KIMBERLY A. BONNER on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, S amps@manleydeas.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
MICHAEL A. LATZES on behalf of Debtor Cheryl M. George efiling@mlatzes-law.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreigle13.com, ecf_frpa@trustee13.com
ROBERT MICHAEL KLINE on behalf of Creditor UMB Bank, National Association, not in its individual capacity but solely as legal title trustee of MART Legal Title Trust 2015-NPL Pacer@squirelaw.com, rmklinelaw@aol.com
ROBERT MICHAEL KLINE on behalf of Creditor U.S. Bank National Association, not in its individual capacity, but solely as Legal Title Trustee for LVS Title Trust I Pacer@squirelaw.com, rmklinelaw@aol.com
SARAH K. MCCAFFERY on behalf of Creditor BSI Financial Services, Inc. smccaffery@squirelaw.com
THOMAS I. PULEO on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 19

Information to identify the case:

Debtor 1 **Cheryl M. George**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **13-12513-jkf**

Social Security number or ITIN **xxx-xx-6530**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cheryl M. George
aka Cheryl M. Urban-George

4/19/18

By the court:

Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.